



# Business Finance Solutions for Plant & Tool Hire Firms

Keeping your equipment working with flexible finance solutions.



**MACMANUS**  
ASSET FINANCE

**NACFB**  
HELPING FUND UK BUSINESS



# Asset Finance for Plant & Tool Hire Firms

Expand Your Hire Fleet Without Upfront Costs

Spread the cost of plant, tools, and vehicles while keeping cash free for operations.



## FEATURES & BENEFITS

Plant and tool hire businesses must constantly invest in equipment to meet customer demand. The high cost of machinery makes outright purchase difficult, especially when maintaining cashflow for staff, insurance, and depot costs. Asset finance enables steady fleet growth without tying up capital.

- Finance excavators, loaders, generators, and tools.
- Acquire new or used equipment with flexible repayment terms.
- Replace worn-out stock to improve reliability.
- Spread costs in line with income from hire contracts.
- Finance vans, trailers, or depot improvements alongside equipment.
- Stay competitive with modern, efficient machinery.

## CASE STUDY

A regional hire company wanted to expand their excavator fleet to meet rising demand from contractors. Purchasing five machines would cost £400,000 upfront. By arranging asset finance, they spread payments over six years, securing the machines immediately. The expansion increased availability, reduced customer waiting times, and boosted revenue by 35% in the first year.



### Powering Plant & Tool Hire

**Asset finance** helps plant and tool hire companies expand fleets while protecting working capital



### Speak To The Experts

At **MacManus Asset Finance**, we help UK hire companies fund plant, tools, and vehicles with flexible finance solutions.

# Invoice Finance for Plant & Tool Hire Firms

## Unlock Cashflow from Customer Invoices

Release cash tied up in unpaid invoices to cover wages, fuel, and equipment servicing.



## FEATURES & BENEFITS

Hire firms often deal with contractors and construction companies who pay on extended terms. This can create cashflow gaps, especially when equipment maintenance, wages, and depot costs cannot wait. Invoice finance bridges the gap, providing immediate liquidity.

- Release up to 90% of invoice value within 24 hours.
- Cover servicing and repair costs for hire equipment.

- Pay drivers, mechanics, and depot staff promptly.
- Smooth cashflow despite long client payment terms.
- Facility scales automatically with hire turnover.
- Reduce reliance on overdrafts or costly credit.

## CASE STUDY

A hire firm supplying plant to major contractors faced 60-day payment terms, but regular servicing costs and payroll were due monthly. Invoice finance allowed them to unlock cash from invoices as soon as they were issued, ensuring smooth operations. With liquidity secured, they expanded their fleet and increased revenue through larger contracts.



### Powering Plant & Tool Hire

**Invoice finance** ensures food and drink manufacturers can deliver on contracts without being restricted by long payment cycles.



### Speak To The Experts

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# Business Loans for Plant & Tool Hire Firms

Flexible Funding for Growth and Stability

Secure loans to expand depots, fleets, or services while maintaining day-to-day operations.



## FEATURES & BENEFITS

Hire businesses face ongoing demand for capital to expand fleets, invest in depots, or cover unexpected costs. Business loans provide the flexibility to respond quickly and strategically.

- Borrow from £25,000 upwards with flexible repayment terms.
- Fund depot expansion or new site openings.
- Invest in fleet growth or specialist hire equipment.
- Cover insurance renewals, compliance costs, or seasonal pressures.
- Access quick decisions from lenders who understand the hire industry.
- Build resilience for long-term stability and growth.

## CASE STUDY

A tool hire firm identified an opportunity to expand into a neighbouring region but needed £150,000 to open a new depot, stock equipment, and hire staff. A business loan provided the funding required to launch within months. The new branch generated strong revenue quickly, increasing turnover by 40% and broadening the company's customer base.



### Powering Plant & Tool Hire

**Business loans** give food and drink manufacturers the capital to innovate, expand, and secure long-term success.



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# VAT Loans for Plant & Tool Hire Firms

Spread Quarterly VAT Bills Over Three Months

Protect cashflow while paying HMRC on time and in full.



## FEATURES & BENEFITS

VAT loans break the quarterly liability into three equal monthly payments, easing pressure and preserving working capital.

- **Stay Fully Compliant with HMRC** – VAT is paid on time, avoiding penalties or interest.
- **Spread the Burden** – replace one large quarterly hit with three smaller monthly payments.
- **Preserve Liquidity for Operations** – keep cash free for wages, depot costs, and maintenance.
- **Maintain Fleet Reliability** – ensure servicing and repairs can be completed without delay.
- **Smooth Quarter-End Cashflow** – reduce strain when multiple obligations fall due.
- **Enable Growth** – free working capital for investment in new hire equipment or expansion.

## THE CHALLENGE OF VAT FOR HIRE COMPANIES

Plant and tool hire firms typically generate high turnover, leading to large quarterly VAT liabilities. These lump-sum bills often land at the same time as payroll, depot overheads, and the ongoing costs of servicing and maintaining fleets. With clients sometimes paying on extended terms, VAT deadlines can clash with periods of already-stretched cashflow. This makes quarter end one of the most challenging times financially for hire businesses.

## CASE STUDY

A plant hire company faced a £55,000 VAT bill in the same month as scheduled maintenance on several machines and payroll for its engineering staff. Paying HMRC in full would have delayed servicing and risked downtime for clients. A VAT loan spread the liability across three equal payments, ensuring HMRC compliance while keeping funds available for payroll and maintenance. This helped the company maintain service reliability and client satisfaction.



## Powering Plant & Tool Hire

**VAT loans** give plant and tool hire businesses financial breathing space at quarter end, helping them stay compliant while keeping their fleets in top condition.



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